

Information to identify the case:

Debtor 1	Richard S. Ross	Social Security number or ITIN	xxx-xx-4729
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-22598-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard S. Ross

12/18/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Richard S. Ross
DebtorCase No. 18-22598-JAD
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: llea
Form ID: 318Page 1 of 3
Total Noticed: 94

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db +Richard S. Ross, 109 Ashley Ct., Pittsburgh, PA 15221-4121
 cr #+Gerald S. Lepre, Jr., 1922 Kenneth Avenue, Arnold, PA 15068-4225
 cr #+Jessica Weiss, 1922 Kenneth Avenue, Arnold, PA 15068-4225
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828

14880526 +A.R.M. Solutions, Inc., P.O. Box 3666, Camarillo, CA 93011-3666
 14872018 +Amato Keating and Lessa, 107 N. Commerce Way, Bethlehem, PA 18017-8913
 14880531 Brandon Stash, c/o Joanne Blasko, 12580 Route 993, Ardara, PA 15615
 14872019 Brian Mrozek, Firestorm Insurance Restoration, 1807 Main St., Arona, PA 15617
 14880533 +Brown & Joseph, LTD, P.O. Box 59838, Schaumburg, IL 60159-0838
 14880534 Busy Beaver Building Centers Inc., 3130 Wm Pitt Way, Pittsburgh, PA 15238
 14880537 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 14880542 CNA Deductable Recovery Group, P.O. Box 6065-02, Hermitage, PA 16148
 14880545 +CPU Exhibits, Inc, 507 Forest Avenue, Carnegie, PA 15106-2881
 14880538 #+Choice Care Physicians PC, 2585 Freeport Road, Ste. 105, Pittsburgh, PA 15238-1426
 14880539 +Cisco, Inc., 1702 Townhurst Drive, Houston, TX 77043-2811
 14918616 +City of Chicago Department of Finance, P.O. Box 88292, Chicago, IL 60680-1292
 14880540 +Clean Up Containers, 4500-B New Texas Road, Pittsburgh, PA 15239-1137
 14880541 Cloud & Willis, LLC, 201 Beacon Parkway, Greensburg, PA 15601
 14880543 +Collection Management Solutions, LLC, 1166 West Newport Center Drive, Ste 118,
 Deerfield Beach, FL 33442-7739

14880544 +Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
 14894975 +County of Allegheny, P.O. Box 643385, Pittsburgh, PA 15264-3385
 14872022 +Delta Mgmt. Group Inc., 2499 Rice Street, Suite 245, Saint Paul, MN 55113-3700
 14894977 +Dollar Bank, P.O. Box 1700, Pittsburgh, PA 15230-1700
 14872024 +Dollar Bank, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
 14880548 +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15122
 14894978 +Ehrlich-Pest, P.O. Box 13846, Reading, PA 19612-3846
 14880549 +Eleanor Bauman, 3484 Woodland Drive, Murrysburg, PA 15668-1458
 14880550 +First Data Global Leasing, P.O. Box 173845, Denver, CO 80217-3845
 14872025 +First Niagra Bank, 4224 Ridge Lea Rd., Buffalo, NY 14226-1016
 14880551 Forest Hills Boro, 2073 Ardmore Blvd., Pittsburgh, PA 15221
 14872026 Francis S. Hallinan, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza,
 Philadelphia, PA 19103

14894979 +GS Smokeless Grill, P.O. Box 406, Farmingdale, NY 11735-0406
 14880552 +Gerald Lepre, Jr./Jessica Weiss, 1922 Kenneth Avenue, New Kensington, PA 15068-4225
 14872027 +Gilbert Lucas, 5315 Glenmore Drive, Lakeland, FL 33813-3021
 14880554 +Henry Kopczynski, 82 Butler Street Ext., Valencia, PA 16059-8744
 14880556 +Insurance Restoration Consultants, Inc., c/o Anthony R. Sossio Jr., Esquire,
 1310 Freeport Road, Pittsburgh, PA 15238-3162

14880557 +Jack R. Creel & Associates, P.O. Box 801083, Houston, TX 77280-1083
 14880558 +James P Sommers, 1804 Roosevelt Road, Sewickley, PA 15143-9532
 14880559 #+Jessica L. Weiss & Gerald Lepre, Jr, 1922 Kenneth Avenue, New Kensington, PA 15068-4225
 14880561 +Lana Agras, 301 Kay Drive, Pittsburgh, PA 15236-1556
 14880562 +Lexis Nexis, Attn: Demetrius Fuqua, 9443 Springboro Pike, Miamisburg, OH 45342-5490
 14880564 +Linebarger Goggan Blair & Sampson LLP, 4 Penn Center, 1600 JFK Boulevard, Suite 910,
 Philadelphia, PA 19103-2818

14880565 +Lisa J. Ross, 109 Ashley Court, Pittsburgh, PA 15221-4121
 14880566 +Louis Schwartz, Esquire, 1000 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6002
 14872030 +Macys American Express, P.O. Box 31179, Tampa, FL 33631-3179
 14880567 +Markovitz Dugan & Associates, 1001 East Entry Drive, Pittsburgh, PA 15216-2946
 14880568 +National Recovery, 2491 Paxton St., Harrisburg, PA 17111-1036
 14894976 +New Kensington City Property Tax, 301 11th Street, New Kensington, PA 15068-6179
 14880569 +Ohio Mutual Casualty A Liberty Mutual, P.O. Box 2050, Keene, NH 03431-7050
 14880570 +PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 280432,
 Harrisburg, PA 17128-0432

14872034 +PNC Bank Credit Card, P.O. Box 5570, Mailstop BR-YB58-01-5, Cleveland, OH 44101-0570
 14872032 +Paul Rennie, Esquire, Dickie McCaney, 2 PPG Place, Suite 400, Pittsburgh, PA 15222-5491
 14880571 +Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 14880572 Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
 14872033 Pepsi Bottling Group, Buncher Commerce Park, Youngwood, PA 15687
 14880573 +Phillips & Cohen Associates, Ltd., Mail Stop 658, 1002 Justison Street,
 Wilmington, DE 19801-5148

14894981 +Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
 14880574 +Sean Booth, 1805 Franklin Street Rear, Greensburg, PA 15601-5510
 14880575 +Sunoco, Inc., PO Box 6407, Sioux Falls, SD 57117-6407
 14880576 +Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
 14880577 +TD Auto Finance, P.O. Box 16035, Lewiston, ME 04243-9517
 14880579 +U.S. Bank National Association, As Legal, PO Box 619063, Dallas, TX 75261-9063
 14872037 +United American Savings Bank, c/o Hergenroeder Rega Ewing & Kennedy,,
 Attn: Edward T. Harvey, Esquire, 650 Smithfield St., Suite 1700, Pittsburgh, PA 15222-3913

14872039 +Wilmington Savings Fund Society FSB, 15480 Laguna Canyon Rd., Suite 100,
 Irvine, CA 92618-2132

14872041 +Wm. Congelio, Esquire, 152 Irsishtown Rd., Venetia, PA 15367-1172

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Form ID: 318

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14872040 +Wm. Congelio, Esquire, P.O. Box 1011, Canonsburg, PA 15317-4011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2019 03:15:44 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 19 2019 03:16:23 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945

14880527 +EDI: GMACFS.COM Dec 19 2019 07:58:00 Ally Asset Recovery Center, P.O. Box 78369,
Phoenix, AZ 85062-8369

14880528 EDI: GMACFS.COM Dec 19 2019 07:58:00 Ally Financial Bank, P.O. Box 380902,
Minneapolis, MN 55438-0902

14880529 +EDI: TSYS2.COM Dec 19 2019 07:58:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803

14880530 +E-mail/Text: rmckay@biehlcollects.com Dec 19 2019 03:16:28 Biehl & Biehl, Inc.,
P.O. Box 87410, Carol Stream, IL 60188-7410

14880532 +E-mail/Text: updates@brennanclark.com Dec 19 2019 03:16:11 Brenan & Clark Ltd.,
721 E. Madison, Suite 200, Villa Park, IL 60181-3083

14913602 +E-mail/Text: bns@sommerlawgroup.com Dec 19 2019 03:16:32
Brian Mrozek T/D/B/A Firestorm Restoration Service, C/O Sommer Law Group, PC,
6 Market Square, Pittsburgh, PA 15222-1813

14880535 +E-mail/Text: bmauler@cadnetics.com Dec 19 2019 03:16:32 Cadnetics, P.O. Box 72,
Oakdale, PA 15071-0072

14872020 +E-mail/Text: bkdept@cancapital.com Dec 19 2019 03:15:21 Can Capital Inc.,
2015 Vaughn Rd. NW, Building 500, Kennesaw, GA 30144-7831

14872021 +EDI: CAPITALONE.COM Dec 19 2019 07:58:00 Capital One, P.O. Box 30253,
Salt Lake City, UT 84130-0253

14880536 +EDI: TSYS2.COM Dec 19 2019 07:58:00 Card Services, P.O. Box 13337,
Philadelphia, PA 19101-3337

14880546 +EDI: CCS.COM Dec 19 2019 07:58:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679

14880553 +EDI: PHINAMERI.COM Dec 19 2019 07:58:00 GM Financial, P.O. Box 78143,
Phoenix, AZ 85062-8143

14880555 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Dec 19 2019 03:16:00 Hunter Warfield,
4620 Woodland Corporate Blvd., Tampa, FL 33614-2415

14872023 EDI: IRS.COM Dec 19 2019 07:58:00 Department of the Treasury, Internal Revenue Service,
Philadelphia, PA 19255

14872028 E-mail/Text: bncnotices@becket-lee.com Dec 19 2019 03:15:28 Kohl's, P.O. Box 2983,
Milwaukee, WI 53201-2983

14880563 +E-mail/Text: bankruptcies@libertymutual.com Dec 19 2019 03:15:57 Liberty Mutual Insurance,
9450 Seward Road, Fairfield, OH 45014-5412

14872029 EDI: TSYS2.COM Dec 19 2019 07:58:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083

14894980 +EDI: TSYS2.COM Dec 19 2019 07:58:00 Macys, P.O. Box 8058, Mason, OH 45040-8058

14872031 +E-mail/Text: bnc@nordstrom.com Dec 19 2019 03:15:31 Nordstrom, P.O. Box 13589,
Scottsdale, AZ 85267-3589

14878177 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2019 03:15:44
Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
Harrisburg PA 17128-0946

14872035 +E-mail/Text: plamas@credibly.com Dec 19 2019 03:16:17 Retail Capital,
1250 Kirts Blvd., Suite 100, Troy, MI 48084-4737

14880578 +E-mail/Text: bankruptcydepartment@tsico.com Dec 19 2019 03:16:21 Transworld Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308

14872036 +E-mail/Text: Diane@mvrlaw.com Dec 19 2019 03:15:26 U.S. Bank National Association, As Legal,
Title Trustee/Fay Servicing LLC, c/o Martha E. Von Rosentiel, Esquire,
649 South Avenue, Suite 7, Secane, PA 19018-3541

14880580 +EDI: TSYS2.COM Dec 19 2019 07:58:00 US Airways Dividend Miles, Card Services,
P.O. Box 13337, Philadelphia, PA 19101-3337

14872038 +EDI: WFFC.COM Dec 19 2019 07:58:00 Wells Fargo Bank NA, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7200

14880581 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 19 2019 03:15:58 West Penn Power,
P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Fay Servicing as servicer for PROF-2014- S2 LEGAL
cr PROF-2014- S2 LEGAL Title Trust II, by U.S Bank Na
cr TD Auto Finance LLC
cr Wilmington Savings Fund Society, FSB, et al

14880547* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of the Treasury, Internal Revenue Service,
Philadelphia, PA 19255)

14880560 ##+Joshua P Ward, Esquire, Law Office of Fenters Ward, 6101 Penn Avenue, Suite 201,
Pittsburgh, PA 15206-3956

TOTALS: 4, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: llea
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

David Z. Valencik on behalf of Defendant Richard S. Ross dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com
Donald R. Calaiaro on behalf of Counter-Claimant Richard S. Ross dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor Richard S. Ross dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com
Donald R. Calaiaro on behalf of Defendant Richard S. Ross dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com
James Warmbrodt on behalf of Creditor PROF-2014- S2 LEGAL Title Trust II, by U.S Bank
National Association, as legal Title Trustee bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Fay Servicing as servicer for PROF-2014- S2 LEGAL
Title Trust II, by U.S Bank National Association, as legal Title Trustee bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Jerome B. Blank on behalf of Creditor Wilmington Savings Fund Society, FSB, et al
pawb@fedphe.com
Joseph S. Sisca, on Behalf of the United States Trustee by on behalf of U.S. Trustee Office
of the United States Trustee joseph.s.sisca@usdoj.gov
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
Michael J Shavel on behalf of Creditor Wilmington Savings Fund Society, FSB, et al
mshavel@hillwallack.com, jrydzewski@HillWallack.com;skenny@hillwallack.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 14